

AS TO THE FINANCES

Of the Country—Report of the Secretary of the Treasury.

THE GOVERNMENT EXPENSES

And Receipts—Operations of the Daily Tariff Act Entirely Satisfactory—Currency and Banking Reform—Evils sought to be corrected—The Proposal to Substitute Bank Issues for Government Notes—Demagogic Appeals to Prejudice and Ignorance Answered.

WASHINGTON, D. C., Dec. 6. — The report of the secretary of the treasury was submitted to Congress to-day, of which the following are excerpts:

The aggregate receipts for the fiscal year, under warrant, as shown by the report of the treasurer of the United States, were \$799,549,255 20, and the disbursements \$837,588,124 80. There was consequently a decrease of \$38,038,869 60 in the general treasury balance, which stood at \$344,780,237 71 at the opening of the year and at \$775,751,308 11 at the close. Besides the ordinary revenues, there were receipts on account of the public debt, which swelled the total income available in the fiscal operations of the government to \$681,612,265 20, while corresponding additions to the ordinary expenditures brought the total on this side of the account up to \$643,561,194 80, and created a deficiency of \$38,038,869 60 as the net result. These figures, however, do not include any part of the loan of \$500,000,000, the proceeds of which had begun to come in before the close of the year, though none were formally covered into the treasury until afterwards. On the side of the receipts is included the sum of \$4,761,233 75, realized from the sale of the United Pacific and Kansas Pacific railroads, while, on the other hand, the expenditures are increased by \$3,850,982, disbursed in the redemption of Pacific railroad subsidy bonds.

Domestic industrial enterprises are unquestionably benefited by the tariff act of 1897, designed as well to encourage home industries as to increase the revenue of the government. By reason of the fact that importers, anticipating the passage of the act referred to, provided themselves with large stocks of merchandise of every description, the tariff act of 1897 can not be regarded as fairly tested by the receipts immediately following its passage. As an illustration of the correctness of this view, it may be stated that during the first four months of the fiscal year 1899 the receipts from customs exclusive of the duty on tea, provided by the war-revenue law, amounted to \$62,776,880, which is \$4,683,026 in excess of the receipts for a similar period in any year since 1892.

A reciprocal commercial agreement has been entered into between the United States and France, under the provisions of section 3 of the tariff act of 1897, and negotiations with a similar object in view are in progress with other countries.

In regard to currency and banking reform, the secretary says:

In submitting my report, I feel it my duty to impress upon Congress, as best I may, the important subject of currency and banking reform. It is the misfortune of evil conditions to produce derangement and hinder progress, which, if long continued, so accustom the subject of them to their existence as to create in him apathetic indifference to needful and healthful reforms. Indeed, it is a familiar fact that individuals, families and nations ignorantly suffer under the illusion that the very source of their affliction is itself an agency for good. Something like this has marked our financial history for thirty years. Making progress in spite of all obstacles and embarrassments to commerce and industry, we ascribe the advancement to the causes which have really hampered and disconcerted the forward and upward movement. With a financial system condemned by the judgment of the most experienced and wise both at home and abroad, its evils illustrated in daily business, and emphasized in recurring panics, we fall, with an obtuse timidity, to face the questions which must be met and rightly solved before industry and commerce can be established upon enduring conditions of security.

The proposal to substitute bank issues for government notes is opposed with many honest prejudices and assailed by bitter denunciations. The first arise from a failure to comprehend the true philosophy of a paper currency, and must be patiently considered. The latter obscure the question by reckless statements, charging that all propositions for currency reform are bank conspiracies to exploit the people. Referring to such proposals, an eminent speaker recently warned his uninitiated hearers: "These banks will become cormorants to eat up your substance, control your politics, and warp the political views in all the communities. Send a man to Congress to help defeat this great evil." Such tirades against reason, and such appeals to prejudice and ignorance the statesman must oppose by the simple truth. Is a system of credit currency, in its ability to meet the varying wants of an industrious commercial people, superior to the issues of government paper money? If that question be answered affirmatively, it may be safely left to time show that the nature of the bankers differ not at all from the general nature of men in other callings. As every other man who takes an interest in the sphere of his activities, so the banker must perform faithfully and well his function or fail of his fair reward. The motives for his action are the same. It is not for the benefit of the banker, or any particular class, that the plea for currency reform is urged; it is urged on behalf of the whole people, who will be the recipients of the benefits thereof. And it is on this ground only that the claim is entitled to consideration.

I shall not be outside of my duty if I venture to point out, in at least one important respect, the advantage to the poorer districts of the country of a properly constituted bank currency. It may be done by fairly describing the course of the financial movement as it now goes on, and by presenting in contrast the movement as it would go on under the conditions advocated. It is

STUBBORN COLDS

A stubborn cold is easily taken; it sticks to some people all winter and very often develops into bronchitis or consumption. You should cure a cold promptly by taking Dr. Bull's Cough Syrup. This celebrated remedy is acknowledged to be most effective and reliable for all affections of the throat and lungs. It cures a cold at once.

Dr. Bull's Cough Syrup

Promptly cures Stubborn Colds. Does small and pleasant to take. Doctors recommend it. Price 25 cts. At all druggists.



ANOTHER PREMIER IN TROUBLE.

Hungary's Premier Threatens to Retire to His Country Place Forever.

It is a stormy day among premiers now, for all Europe is in tumult, and unless a premier enjoys being hooted and stoned he cannot hold his post in comfort.

Baron Desideo Banffy, the proudest man in Hungary and the holder of the premiership, recently spent a very unpleasant quarter of an hour. He was passing through the streets, and a crowd of students followed him, hooting and shouting. This following upon his stoning a few weeks ago so incensed the Baron that he went home and wrote a letter to Franz Josef, sending in his resignation.

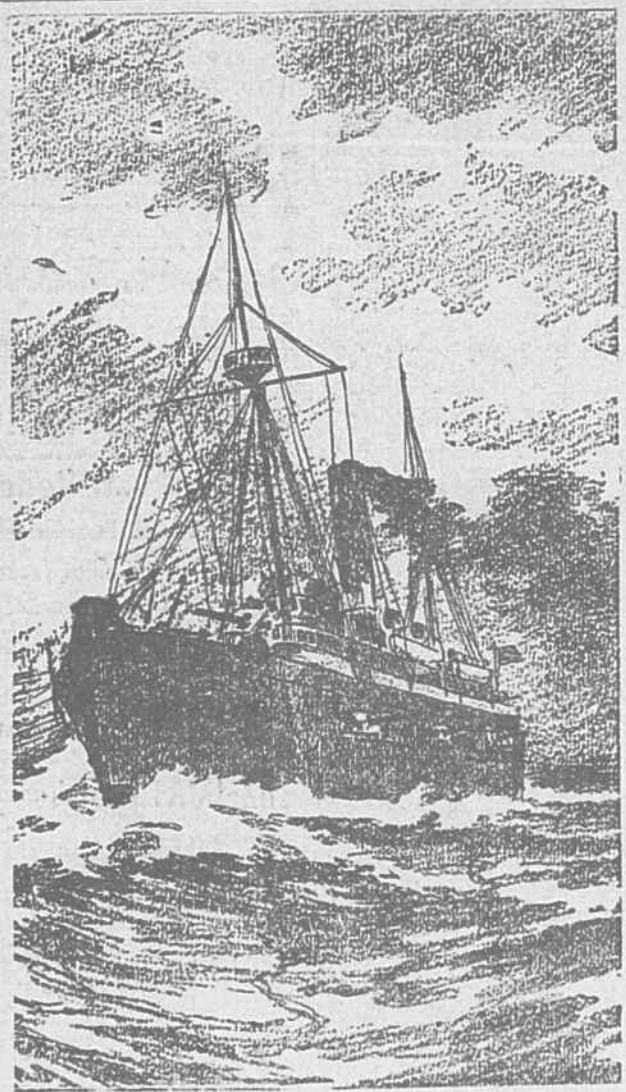
It is said that the letter was held back in the hope that his honor would reconsider.

Franz Josef is having trouble in Hun-

gary, which is traced to the most troublesome yet at the same time the most attractive features of Hungary—namely, its colleges. For Hungary is the home of colleges, and the students rub them and the Diet. The Baron Banffy recently sided with the lower house of the Diet, which in a measure restricted the freedom of the students, and the students immediately decided to restrict the freedom of the Baron. They assembled in the Museum Ring and sang the Kosuth hymn, which is to Hungary what the Marseillaise is to France.

We shall hear now of a number of duels, for that is the way these affairs of honor are being settled.

Baron Desideo Banffy has held public offices for the last twenty years, and has filled successively every political post open to a Hungarian leader.



THE SAD FATE OF A "HOODOO."

This is an excellent photograph of the Buffalo, the "hoodoo" ship of the war. The Buffalo has been unfortunate throughout the whole campaign, its last misfortune being in the instance of its recent attempt to sail for Manila. It was said that her machinery was, through the carelessness of the machinists, neglected, but this has since been proved untrue. Her captain said that it was just the run of her luck, but the sailors, who are superstitious, look upon the Buffalo as the "hoodoo" ship of the American Navy.

a familiar fact that, in the period of harvesting and crop moving, the currency is strongly drawn from the centers to the country districts. When this movement is over, the currency again tends toward the centers. The currency flows to the centers to pay loans contracted by its use and other general indebtedness, and also to secure the benefit of interest to the country banker for a portion of his funds, which, in a dull period, would otherwise be unemployed in his hands. At present, the currency so sent consists almost entirely of legal tender notes and treasury notes—that is to say, in the money which the law recognizes as lawful reserve. Thus received by the banks in the money centers it becomes a reserve for deposits in the relation of one to four. Now deposits may be increased by loans as well as by the deposit of cash. A loan for ten thousand or a hundred thousand goes to the borrower's credit upon the bank's books and swells the deposits by so much. True the borrower may check against this fund but his check may also be deposited in the same bank in which case it is a mere transfer to another account, or if it be a deposit in another bank and paid in money by the lending bank, it is still a transfer. The total deposits of all the banks are swelled by this original loan.

Can a bank-note currency be established which will be adequate, economical and safe, and thus serve in a better way than is now served the public needs? Our neighbor on the north, Canada, may be cited as a nearly worthy illustration in this direction. With power to issue notes as profitable industry can be found, the power has never been overtaxed or exhausted. The rates of

interest have varied but little between the richer provinces of Ontario or Quebec and the sparsely settled districts of Manitoba. The terms of interest are substantially as favorable to the farmers of the west as to the merchant of the metropolis.

While these conditions, in contrast with our own, which stimulates the operation of credit at the centers and starves it at the circumference, are due in part to other features of its banking system, the influence of the currency is most important. Certain it is that were bank-note issues in Canada repressed by restrictive laws, as they are with us, and if the field of circulation these notes now occupy were filled with the legal tender notes of the Dominion, the facilities of banking now enjoyed on the frontier would not be afforded. The same tendency towards congestion at the centers and scarcity in the outlying districts would be there, as it is here, plainly observable.

It is not intended by anything here said to offer the Canadian system as a model from which we should make a copy. In certain particulars it would not at present suit our different conditions. The right of the Canadian banks to issue their notes without any special pledge of security for their redemption; the law which gives the note holder, in case of bank failure, priority of claim over the depositors, while not operative to perceived injury under their system of large banks with small branches, might, if adopted here, with a multitude of small banks, each independent of the other, result in an unjustifiable invasion of the equitable rights of the depositor. The dangers in this regard are ably discussed and fully illustrated in the annual report of the comptroller of the currency. To his ar-

gument nothing need be added. While the question of terms is important in itself, it is nevertheless, a subordinate one.

GIVES CONFIDENCE

Many People in Wheeling Speaking About It.

Our people are not easily deceived, and so many claims have been made by strangers which have not been carried out, it is small wonder that skeptics are numerous in Wheeling. Nothing gives confidence in the merit of an article like the public statement of people we know. Home endorsement from local citizens will disarm the most skeptical, and is proof that rises above dispute. No better proof than the following can be had, for it is the expression of a Wheeling citizen.

Mrs. George W. Thompson, of No. 2419 Market street, says: "Although my kidneys were far from strong for several years, it was twelve months that I was troubled so severely. I neglected to do anything for it, thinking probably it would get well of itself, but it didn't. On the contrary I had constant dull, aching pains across the small of my back and heavy bearing down pains in the bladder. I could not rest at nights on account of my back, and would lie for hours in a vain effort to get to sleep, rising in the mornings tired and languid, more so than when I went to bed. After I had been around for a little while I would feel a little better, but could not do my household work without causing myself a great deal of pain. There was a distressing and annoying urinary weakness, together with headaches and spells of dizziness. When I saw Doan's Kidney Pills advertised my back and kidneys were very bad. I went to the Logan Drug Company and got a box and took them. I had but a few doses when I felt they were doing the work for me in good shape, and before I had completed the box I was entirely cured of the trouble."

Doan's Kidney Pills for sale by all dealers. Price 50 cents. Mailed by Foster-Milburn Co., Buffalo, N. Y., sole agents for the United States. Remember the name, Doan's, and take no substitute.

THE ARMENIAN QUESTION.

Story of Turkish Persecution told by one who Escaped Massacre.

In a recent address in Brooklyn, Dr. Garabedian, who escaped from Constantinople, during the recent massacre of Armenians, spoke as follows:

"I first propose to give a short sketch—in order that you may better understand the Armenians—of the nation itself. We are proud to say that we are descendants of the great grandson of Noah and one of the very oldest races in the world. Although we have passed through three thousand years of the most difficult and trying existence, we have nevertheless managed to survive. This, too, is most remarkable, when you take into consideration the fact that whenever there have been migrations from Asia to Europe, Armenia has been trodden down. The same thing has been repeated when the armies of Europe entered Asia to repay in blood the raids of Asian hordes and the battle-grounds have for the most part been on Armenian soil. We have been a powerful nation in our day, and once numbered over fifty millions of people, although to-day there are not more than four million Armenians alive. Their service to humanity is not particularly striking or great, but they have clung faithfully to the Christian religion."

The speaker referred for a few moments to the early history of Turkey, how the Armenians became under their sway, and of their early persecutions of the people.

"The Turks have always taken advantage of the discord among Christians," continued Dr. Garabedian, "and when they became masters of Constantinople they extended their dominions eastward as well as westward, and the Armenians finally came to be subject to the sultan, whose sway has always been a rigid one, but it is only recently that the massacres on a large scale have taken place. Formerly the Mahomedans despised the Christians, but practically lived upon them. When the present sultan came to the throne, and even previous to his ascension, there had been a great deal of wrong going on. I do not deal in superlatives, but the condition of things in Armenia is certainly without a parallel in the world. After the intervention of Europe the Turks became imbued with such a hate of Christians as they had never lived upon them. When the present sultan came to the throne, and even previous to his ascension, there had been a great deal of wrong going on. 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